

January
2016

Missouri

ONLINE RATES:

Find the most current rates at
[insurance.mo.gov/
consumers/seniors](http://insurance.mo.gov/consumers/seniors)

Click on "Medigap (Medicare
Supplement) insurance."

Medigap **Rate Guide**

For ages under 65 Page 3

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DIFP

Jay Nixon
Governor

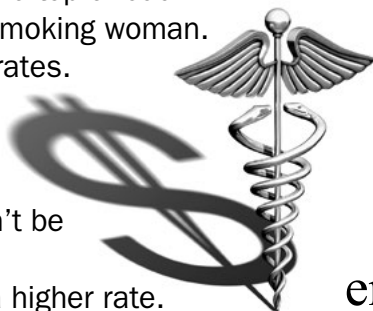
Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

(S) = Select plan: A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

(GI) = Guaranteed issue plan:

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

Underwritten plan: Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

(GRP) = Group plan: You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **Jan. 1, 2016**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 18.

AGE UNDER 65 MEDIGAP RATES

Rates as of January 1, 2016
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,688	\$3,492	\$	\$	\$3,756	\$1,200	\$2,028	\$	\$	\$	\$2,604
American Republic Corp Ins. Co.		1,908				2,592	732		1,188	1,548		
American Republic Ins. Co.		1,512				2,316	864					
American Retirement Life Ins. Co.		1,723				2,335		2,012				1,746
Bankers Fidelity Life Ins. Co.		1,572				2,808	672	2,316	1,152			
Blue Cross and Blue Shield of KC		1,922		2,952		2,784						2,280
Blue Cross and Blue Shield of KC (S)			2,004	2,496		2,364						1,752
Christian Fidelity Life Ins. Co.		1,920		2,832								1,932
Colonial Penn Life Ins. Co.		2,268	3,192			3,300	612	2,304	1,080	2,088	2,268	1,728
Combined Ins. Co. of America		1,760				1,975						1,783
Constitution Life Ins. Co.		2,436			3,312	3,804		3,600				3,108
Constitution Life Ins. Co. (S)					2,556	2,964		2,580				2,112
Equitable Life & Casualty Ins. Co.		2,280				3,912		2,208				2,460
Family Life Ins. Co.		1,761	2,373	3,134	2,418	2,919		2,357			2,022	1,969
First Health Life & Health Ins. Co.		150	186			224		209				165
Gerber Life Ins. Co.		2,352				3,471		2,676				
Globe Life and Accident Ins. Co.		1,260	1,824	2,160		2,256	552					
Government Personnel Mutual Life Ins. Co.		1,968		2,892		2,940		2,088				1,860
Healthy Alliance Life Ins. Co.		1,356				2,712						2,088
Heartland National Life Ins. Co.		2,484			3,564	3,840		3,528			3,192	2,820
Humana Ins. Co. (GI)		1,608	2,208	3,372		2,196	1,284	2,016	1,884	2,352		1,716
Individual Assurance Co., Life, Health & Accident		1,788				2,148		1,728				1,572

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Liberty National Life Ins. Co.		\$1,872	\$2,748	\$	\$	\$3,252	\$ 636	\$	\$	\$	\$	\$2,580
Loyal American Life Ins. Co.		1,836				220		190				177
Medico Corp Life Insurance Co.		1,668				2,136	792					
Medico Ins. Co. (GRP)					3,396	3,444					2,268	2,124
Mutual of Omaha Ins. Co. (GI)		1,922				2,628		2,436				
Old Surety Life Ins. Co.						1,932						
Oxford Life Ins. Co.		1,692				2,556						1,776
Pekin Life Ins. Co.		1,284				1,920	816	1,656				1,440
Physicians Mutual Ins. Co.		2,159			2,160	1,751	625	2,405				2,077
Reserve National Ins. Co.		2,388		3,696		3,204	828	2,232				2,100
Standard Life and Accident Ins. Co.		3,601	4,099	4,940	2,092	3,200	388	4,207				1,752
State Farm Mutual Automobile Ins. Co.		1,812		2,736		2,736						
State Mutual Ins. Co.		2,184	2,549	3,082	2,671	3,159	1,242	2,715			2,405	2,211
Sterling Investors Life Ins. Co.		2,000	2,334	2,853	2,473	2,923	1,150	2,512			2,225	2,047
Sterling Life Ins. Co.		2,431	3,652	3,670		3,143		2,809	1,196			2,068
Sterling Life Ins. Co. (S)		2,010	2,173	2,865		2,141		1,872	806			1,374
Thrivent Financial for Lutherans		1,616	1,796	2,404	2,367	2,673	813	2,373		1,440	1,953	
Transamerica Life Ins. Co. (GI)		1,452	1,920	2,268	2,100	2,280		2,100	1,044	1,548	1,908	1,800
Transamerica Premier Life Ins. Co.		1,584				2,664		1,776				2,064
Unified Life Ins. Co.		1,848				2,460	816	2,004				1,692
United American Ins. Co.		1,656	2,736	3,552	3,240	3,264	420	3,012				2,424
United Commercial Travelers of America		1,768	2,141	2,665	2,200	2,541		2,042				1,780

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AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
United National Life Ins. Co. of America		\$ 1,938	\$	\$	\$2,297	\$2,935	\$	\$ 2,616	\$	\$	\$	\$ 2,055
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
USAA Life Ins. Co.		2,628				2,148						1,560
Western Catholic Union		1,701				2,202		1,733				1,563

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,184	\$2,748	\$	\$	\$3,144	\$1,116	\$1,692	\$	\$	\$	\$2,100
American Republic Corp Ins. Co.		1,692				2,304	660		1,056	1,380		
American Republic Ins. Co.		1,356				2,076	780					
American Retirement Life Ins. Co.		1,723				2,084		1,829				1,480
Bankers Fidelity Life Ins. Co.		1,332				2,472	612	1,932	936			
Blue Cross and Blue Shield of KC		1,812		2,688		2,544						2,004
Blue Cross and Blue Shield of KC (S)			1,824	2,268		2,160						1,452
Christian Fidelity Life Ins. Co.		1,896		2,232								1,572
Colonial Penn Life Ins. Co.		2,112	2,244			2,865	528	2,124	852	1,632	2,088	1,572
Combined Ins. Co. of America		1,523				1,909						1,636
Constitution Life Ins. Co.		2,124			2,484	3,156		2,916				2,064
Constitution Life Ins. Co. (S)					1,968	2,304		2,112				1,656
Equitable Life & Casualty Ins. Co.		1,920				3,192		1,968				2,088
Family Life Ins. Co.		1,765	2,377	2,946	2,343	2,972		2,385			2,027	2,006
First Health Life & Health Ins. Co.		130	153			181		167				131
Gerber Life Ins. Co.		1,992				2,940		2,292				
Globe Life and Accident Ins. Co.		1,188	1,704	2,064		2,208	540					
Government Personnel Mutual Life Ins. Co.		1,656		2,436		2,472		1,752				1,560
Healthy Alliance Life Ins. Co.		1,332				2,304						1,584
Heartland National Life Ins. Co.		2,232			29,828	3,240		2,976			2,700	2,352
Humana Ins. Co. (GI)		1,608	1,992	3,372		2,196	1,044	2,016	1,512	2,220		1,716
Individual Assurance Co., Life, Health & Accident		1,560				1,932		1,560				1,320

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Liberty National Life Ins. Co.		\$1,776	\$2,580	\$	\$	\$2,976	\$ 552	\$	\$	\$	\$	\$2,328
Loyal American Life Ins. Co.		1,836				188		168				153
Medico Corp Life Insurance Co.		1,452				1,860	684					
Medico Ins. Co. (GRP)		1,908			2,736	2,976					2,268	1,848
Mutual of Omaha Ins. Co. (GI)		1,752				2,304		2,124				
Old Surety Life Ins. Co.						1,812						
Oxford Life Ins. Co.		1,668				1,968						1,392
Pekin Life Ins. Co.		1,236				1,812	768	1,560				1,248
Physicians Mutual Ins. Co.		1,848			2,136	1,649	597	2,374				1,874
Reserve National Ins. Co.		2,304		3,564		2,796	804	2,184				2,028
Standard Life and Accident Ins. Co.		3,123	3,556	4,285	1,920	2,934	354	2,455				1,527
State Farm Mutual Automobile Ins. Co.		1,620		2,448		2,472						
State Mutual Ins. Co.		1,836	2,146	2,589	2,248	2,690	1,058	2,289			2,026	1,882
Sterling Investors Life Ins. Co.		1,700	1,986	2,398	2,081	2,489	979	2,120			1,873	1,743
Sterling Life Ins. Co.		2,177	2,610	2,786		2,663		2,373	995			1,757
Sterling Life Ins. Co. (S)		1,892	2,035	2,243		1,976		1,732	708			1,253
Thrivent Financial for Lutherans		1,518	1,796	2,195	2,195	2,518	760	2,199		1,440	1,807	
Transamerica Life Ins. Co. (GI)		1,248	1,644	1,956	1,800	1,956		1,800	900	1,332	1,644	1,548
Transamerica Premier Life Ins. Co.		1,302				2,220		1,476				1,716
Unified Life Ins. Co.		1,668				2,148	708	1,752				1,476
United American Ins. Co.		1,548	2,436	2,856	2,700	2,892	384	2,712				2,172
United Commercial Travelers of America		1,465	1,709	2,045	1,791	2,120		1,801				1,484

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AGE 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United National Life Ins. Co. of America		\$1,695	\$	\$	\$1,951	\$2,536	\$	\$2,221	\$	\$	\$	\$1,730
United Teacher Associates Ins. Co.		1,392	1,626	1,958	1,704	2,015		1,760				1,410
USAA Life Ins. Co.		2,160				2,028						1,500
Western Catholic Union		1,443				1,869		1,470				1,326

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,376	\$3,000	\$	\$	\$3,384	\$1,212	\$1,836	\$	\$	\$	\$2,280
American Republic Corp Ins. Co.		1,980				2,688	780		1,236	1,620		
American Republic Ins. Co.		1,404				2,148	804					
American Retirement Life Ins. Co.		1,952				2,361		2,072				1,676
Bankers Fidelity Life Ins. Co.		1,476				2,760	672	2,136	1,032			
Blue Cross and Blue Shield of KC		2,448		3,648		3,444						2,724
Blue Cross and Blue Shield of KC (S)			2,460	3,096		2,904						1,944
Christian Fidelity Life Ins. Co.		2,064		2,520								1,812
Colonial Penn Life Ins. Co.		2,520	2,235			3,420	636	2,580	1,044	1,956	2,544	1,980
Combined Ins. Co. of America		1,690				2,120						1,816
Constitution Life Ins. Co.		2,364			2,880	3,636		3,408				2,448
Constitution Life Ins. Co. (S)					2,268	2,628		2,448				1,956
Equitable Life & Casualty Ins. Co.		2,040				3,408		2,400				2,232
Family Life Ins. Co.		1,988	2,681	3,336	2,638	3,315		2,711			2,280	2,234
First Health Life & Health Ins. Co.		143	172			205		190				149
Gerber Life Ins. Co.		2,196				3,240		2,532				
Globe Life and Accident Ins. Co.		1,368	2,040	2,556		2,712	624					
Government Personnel Mutual Life Ins. Co.		1,788		2,628		2,676		1,896				1,692
Healthy Alliance Life Ins. Co.		1,608				2,496						1,920
Heartland National Life Ins. Co.		2,352			3,180	3,468		3,228			2,928	2,556
Humana Ins. Co. (GI)		1,764	2,196	3,876		3,900	1,188	2,220	1,752	2,568		1,896
Individual Assurance Co., Life, Health & Accident		1,680				2,076		1,680				1,428

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AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Liberty National Life Ins. Co.		\$1,992	\$2,988	\$	\$	\$3,576	\$ 708	\$	\$	\$	\$	\$2,856
Loyal American Life Ins. Co.		1,884				199		179				163
Medico Corp Life Insurance Co.		1,704				2,172	804					
Medico Ins. Co. (GRP)		2,016			2,928	3,180					2,448	2,016
Mutual of Omaha Ins. Co. (GI)		1,860				2,448		2,268				
Old Surety Life Ins. Co.						2,088						
Oxford Life Ins. Co.		1,824				2,232						1,596
Pekin Life Ins. Co.		1,320				1,992	840	1,716				1,344
Physicians Mutual Ins. Co.		2,012			2,376	1,810	704	2,645				2,088
Reserve National Ins. Co.		2,616		4,056		3,168	912	2,508				2,304
Standard Life and Accident Ins. Co.		3,463	3,942	4,751	2,088	3,253	393	2,721				1,693
State Farm Mutual Automobile Ins. Co.		1,896		2,856		2,892						
State Mutual Ins. Co.		2,069	2,414	2,923	2,531	2,998	1,179	2,604			2,278	2,100
Sterling Investors Life Ins. Co.		1,916	2,234	2,704	2,343	2,775	1,092	2,409			2,108	1,942
Sterling Life Ins. Co.		2,441	2,996	3,175		3,034		2,712	1,142			2,014
Sterling Life Ins. Co. (S)		2,108	2,281	2,506		2,208		1,939	794			1,405
Thrivent Financial for Lutherans		1,672	1,967	2,405	2,405	2,768	833	2,417		1,575	1,986	
Transamerica Life Ins. Co. (GI)		1,572	2,076	2,448	2,268	2,472		2,268	1,128	1,680	2,064	1,944
Transamerica Premier Life Ins. Co.		1,488				2,508		1,668				1,932
Unified Life Ins. Co.		1,800				2,316	768	1,884				1,596
United American Ins. Co.		1,656	2,688	3,252	3,096	3,288	444	3,096				2,508
United Commercial Travelers of America		1,538	1,796	2,151	1,883	2,208		1,893				1,546

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AGE 70 MEDIGAP RATES

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United National Life Ins. Co. of America		\$1,862	\$	\$	\$2,190	\$2,810	\$	\$2,494	\$	\$	\$	\$1,954
United Teacher Associates Ins. Co.		1,514	1,767	2,137	1,853	2,177		1,919				1,521
USAA Life Ins. Co.		2,340				2,172						1,596
Western Catholic Union		1,569				2,032		1,599				1,442

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AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$ 2,616	\$ 3,300	\$	\$	\$ 3,660	\$ 1,308	\$ 2,028	\$	\$	\$	\$ 2,508
American Republic Corp Ins. Co.		2,280				3,084	888		1,416	1,860		
American Republic Ins. Co.		1,608				2,460	924					
American Retirement Life Ins. Co.		2,213				2,678		2,350				1,901
Bankers Fidelity Life Ins. Co.		1,680				3,096	756	2,424	1,164			
Blue Cross and Blue Shield of KC		2,832		4,236		3,972						3,156
Blue Cross and Blue Shield of KC (S)			2,868	3,564		3,360						2,256
Christian Fidelity Life Ins. Co.		2,196		2,808								2,052
Colonial Penn Life Ins. Co.		2,856	3,060			3,984	732	3,036	1,248	2,292	3,000	2,400
Combined Ins. Co. of America		1,904				2,388						2,045
Constitution Life Ins. Co.		2,436			3,228	3,996		3,768				2,760
Constitution Life Ins. Co. (S)					2,508	2,868		2,688				2,196
Equitable Life & Casualty Ins. Co.		2,292				3,852		2,760				2,508
Family Life Ins. Co.		2,249	3,030	3,781	2,984	3,735		3,022			2,582	2,519
First Health Life & Health Ins. Co.		153	189			228		212				167
Gerber Life Ins. Co.		2,352				3,468		2,712				
Globe Life and Accident Ins. Co.		1,464	2,256	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		1,980		2,916		2,964		2,100				1,872
Healthy Alliance Life Ins. Co.		1,788				3,120						2,136
Heartland National Life Ins. Co.		2,556			3,540	3,828		3,588			3,252	2,868
Humana Ins. Co. (GI)		1,932	2,412	4,440		4,464	1,368	2,436	2,004	2,928		2,076
Individual Assurance Co., Life, Health & Accident		1,908				2,364		1,908				1,620

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Liberty National Life Ins. Co.		\$1,992	\$3,000	\$	\$	\$3,792	\$ 828	\$	\$	\$	\$	\$3,060
Loyal American Life Ins. Co.		1,932				217		196				179
Medico Corp Life Insurance Co.		1,956				2,496	924					
Medico Ins. Co. (GRP)		2,160			3,228	3,480					2,712	2,256
Mutual of Omaha Ins. Co. (GI)		2,112				2,772		2,592				
Old Surety Life Ins. Co.						2,280						
Oxford Life Ins. Co.		1,944				2,496						1,824
Pekin Life Ins. Co.		1,380				2,160	912	1,872				1,524
Physicians Mutual Ins. Co.		2,140			2,736	1,996	884	3,057				2,413
Reserve National Ins. Co.		2,928		4,536		3,552	1,020	2,832				2,568
Standard Life and Accident Ins. Co.		3,816	4,344	5,235	2,301	3,585	433	2,999				1,866
State Farm Mutual Automobile Ins. Co.		2,100		3,156		3,192						
State Mutual Ins. Co.		2,340	2,732	3,310	2,864	3,378	1,329	2,903			2,578	2,366
Sterling Investors Life Ins. Co.		2,167	2,529	3,063	2,651	3,127	1,231	2,687			2,386	2,190
Sterling Life Ins. Co.		2,611	3,300	3,492		3,335		2,994	1,267			2,232
Sterling Life Ins. Co. (S)		2,236	2,438	2,690		2,370		2,086	855			1,514
Thrivent Financial for Lutherans		1,796	2,118	2,593	2,593	2,987	900	2,608		1,695	2,142	
Transamerica Life Ins. Co. (GI)		1,908	2,520	2,988	2,760	3,000		2,760	1,380	2,040	2,508	2,364
Transamerica Premier Life Ins. Co.		1,716				2,904		1,932				2,232
Unified Life Ins. Co.		2,040				2,616	876	2,136				1,812
United American Ins. Co.		1,656	2,688	3,420	3,264	3,468	492	3,276				2,676
United Commercial Travelers of America		1,729	2,018	2,449	2,115	2,502		2,127				1,751

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Depending on various factors, your rates can be higher than these listed.

AGE 75 MEDIGAP RATES

Rates as of January 1, 2016
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United National Life Ins. Co. of America		\$ 1,997	\$	\$	\$2,433	\$3,098	\$	\$ 2,771	\$	\$	\$	\$ 2,191
United Teacher Associates Ins. Co.		1,712	1,999	2,420	2,096	2,478		2,144				1,734
USAA Life Ins. Co.		2,460				2,292						1,692
Western Catholic Union		1,775				2,299		1,809				1,631

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AGE 80 MEDIGAP RATES

Rates as of January 1, 2016
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,748	\$3,468	\$	\$	\$3,816	\$1,356	\$2,124	\$	\$	\$	\$2,640
American Republic Corp Ins. Co.		2,520				3,420	984		1,572	2,052		
American Republic Ins. Co.		1,788				2,724	1,020					
American Retirement Life Ins. Co.		2,521				3,050		2,677				2,166
Bankers Fidelity Life Ins. Co.		1,812				3,372	816	2,628	1,260			
Blue Cross and Blue Shield of KC		3,228		4,800		4,524						3,588
Blue Cross and Blue Shield of KC (S)			3,252	4,080		3,840						2,556
Christian Fidelity Life Ins. Co.		2,256		3,060								2,292
Colonial Penn Life Ins. Co.		2,964	3,192			4,320	792	3,300	1,368	2,484	3,240	2,640
Combined Ins. Co. of America		2,054				2,578						2,208
Constitution Life Ins. Co.		2,460			3,492	4,212		3,984				2,988
Constitution Life Ins. Co. (S)					2,688	3,000		2,808				2,352
Equitable Life & Casualty Ins. Co.		2,424				4,104		3,084				2,676
Family Life Ins. Co.		2,445	3,297	4,110	3,246	4,035		3,270			2,807	2,722
First Health Life & Health Ins. Co.		158	203			246		231				184
Gerber Life Ins. Co.		2,508				3,672		2,868				
Globe Life and Accident Ins. Co.		1,512	2,352	3,024		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,160		3,180		3,240		2,292				2,040
Healthy Alliance Life Ins. Co.		1,932				3,384						2,328
Heartland National Life Ins. Co.		2,652			3,828	4,116		3,876			3,516	3,132
Humana Ins. Co. (GI)		2,076	2,580	4,896		4,920	1,500	2,604	2,196	3,228		2,220
Individual Assurance Co., Life, Health & Accident		2,160				2,676		2,160				1,836

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AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Liberty National Life Ins. Co.		\$ 1,992	\$ 3,000	\$	\$	\$ 3,960	\$ 924	\$	\$	\$	\$	\$ 3,240
Loyal American Life Ins. Co.		1,968				234		212				197
Medico Corp Life Insurance Co.		2,160				2,760	1,020					
Medico Ins. Co. (GRP)		2,256			3,480	3,732					2,940	2,460
Mutual of Omaha Ins. Co. (GI)		2,424				3,180		2,988				
Old Surety Life Ins. Co.						2,496						
Oxford Life Ins. Co.		1,992				2,700						2,016
Pekin Life Ins. Co.		1,428				2,304	972	1,992				1,728
Physicians Mutual Ins. Co.		2,236			3,072	2,196	1,042	3,437				2,713
Reserve National Ins. Co.		3,180		4,932		3,864	1,116	3,096				2,796
Standard Life and Accident Ins. Co.		4,582	5,217	6,287	2,763	4,305	520	3,602				2,241
State Farm Mutual Automobile Ins. Co.		2,100		3,156		3,192						
State Mutual Ins. Co.		2,545	2,972	3,600	3,115	3,649	1,435	3,139			2,805	2,555
Sterling Investors Life Ins. Co.		2,355	2,750	3,330	2,883	3,380	1,329	2,904			2,594	2,336
Sterling Life Ins. Co.		2,754	3,652	3,866		3,691		3,337	1,422			2,500
Sterling Life Ins. Co. (S)		2,326	2,569	2,865		2,523		2,229	917			1,623
Thrivent Financial for Lutherans		1,903	2,247	2,752	2,752	3,170	955	2,766		1,796	2,274	
Transamerica Life Ins. Co. (GI)		2,256	2,976	3,516	3,252	3,540		3,252	1,620	2,400	2,964	2,784
Transamerica Premier Life Ins. Co.		1,884				3,180		2,112				2,448
Unified Life Ins. Co.		2,304				2,952	984	2,412				2,040
United American Ins. Co.		1,656	2,688	3,552	3,396	3,600	552	3,408				2,808
United Commercial Travelers of America		1,890	2,206	2,678	2,314	2,718		2,326				1,903

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AGE 80 MEDIGAP RATES

Rates as of January 1, 2016
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United National Life Ins. Co. of America		\$ 2,077	\$	\$	\$2,629	\$3,322	\$	\$ 2,771	\$	\$	\$	\$2,387
United Teacher Associates Ins. Co.		1,862	2,174	2,632	2,279	2,676		2,332				1,873
USAA Life Ins. Co.		2,568				2,388						1,764
Western Catholic Union		2,009				2,601		2,046				1,846

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Missouri Medigap issuers: Complaint index for 2012-14

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

What complaint index means

100 score: Insurer gets **average** number of complaints.

Below 100: Insurer gets **fewer complaints** than average.

Above 100: Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	107	2	1.2%	800-264-4000
American Republic Corp Insurance Co.	0	0	1.1%	800-247-2190
American Republic Insurance Co.	31	1	2.1%	800-247-2190
American Retirement Life Insurance Co.	0	0	0.0%	866-459-4272
Bankers Fidelity Life Insurance Co.	201	4	1.3%	866-458-7500
Blue Cross & Blue Shield of Kansas City	45	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	118	3	1.7%	866-641-9999 option 4
Colonial Penn Life Insurance Co.	110	2	1.2%	800-800-2254
Combined Insurance Company of America	0	0	0.5%	800-544-5531
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Constitution Life Insurance Co.	426	3	0.5%	800-934-8203
Equitable Life & Casualty Insurance Co.	179	4	1.5%	800-352-5170
Family Life Insurance Co.	0	0	0.1%	800-877-7703
First Health Life & Health Insurance Co.	NA	NA	NA	800-711-3576
Gerber Life Insurance Co.	0	0	0.4%	855-258-2580
Globe Life and Accident Insurance Co.	348	1	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.1%	866-800-5566
Healthy Alliance Life Insurance Co.	45	10	14.4%	800-652-6387
Heartland National Life Insurance Co.	86	1	0.8%	877-431-7371
Humana Insurance Co.	554	10	1.2%	866-205-0000
Individual Assurance Co., Life, Health & Accident	NA	NA	NA	888-524-3629

Missouri Medigap issuers: Complaint index for 2012-14 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512
Loyal American Life Insurance Co.	0	0	0.3%	800-633-6752
Medico Corp Life Insurance Co.	0	0	0.0%	800-247-2190
Medico Insurance Co.	373	7	1.2%	800-228-6080
Mutual Of Omaha Insurance Co.	68	13	12.5%	800-228-9999
Old Surety Life Insurance Co.	0	0	1.5%	800-272-5466
Oxford Life Insurance Co.	0	0	0.2%	877-469-3073 option 4
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	112	1	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 7, 1, 2, 2
Standard Life and Accident Insurance Co.	0	0	0.3%	888-350-1488
State Farm Mutual Automobile Insurance Co.	41	1	1.6%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	525	1	0.1%	800-321-0102
Sterling Life Insurance Co.	516	7	0.9%	800-489-7506
Stonebridge Life Insurance Co.	227	6	1.7%	888-272-9272 option 2
Thrivent Financial For Lutherans	0	0	0.4%	800-847-4836
Transamerica Life Insurance Co.	213	3	0.9%	800-247-1771
United American Insurance Co.	210	2	0.6%	800-331-2512
United Commercial Travelers of America	512	1	0.1%	800-848-0123
United Healthcare Insurance Co.	49	17	22.8%	800-768-1479 (individuals) 800-272-2146 (AARP group)
United National Life Insurance Company of America	1,334	2	0.1%	847-803-5252
United Teacher Associates Insurance Co.	0	0	0.1%	866-459-4272
USAA Life Insurance Co.	0	0	0.4%	800-515-8687
Western Catholic Union	0	0	0.0%	855-406-9083



Contact CLAIM for free Medicare answers

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: missouriclaim.org

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's
Insurance
Consumer
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

difp.mo.gov or **800-726-7390**



Department of Insurance,
Financial Institutions &
Professional Registration

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